



## Consumer Privacy Notice

### FACTS

#### WHAT DOES BUILDCREDIT LLC DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information may include, but is not limited to:

- Social Security number and date of birth
- payment history, transaction history, account transactions, account balance, and checking account information
- email address and mobile phone

When you are no longer our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BuildCredit LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BuildCredit LLC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your	Yes	No

account(s), respond to court orders and legal investigations, or report to credit bureaus		
<b>For our marketing purposes</b> – with service providers we use to offer our products and services to you (please see below to limit the ways we contact you)	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For non affiliates to market to you</b>	No	We don't share
To limit our sharing	<p>Call: <b>1-830-BLD-CRDT</b>  Email: <a href="mailto:help@buildcredit.com">help@buildcredit.com</a></p> <p>Please note: If you are a <b>new</b> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <b>no longer</b> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions	<p>Email: <a href="mailto:help@buildcredit.com">help@buildcredit.com</a></p> <p>Call: <b>830-BLD-CRDT</b></p> <p>Visit: <a href="https://www.buildcredit.com/privacy">https://www.buildcredit.com/privacy</a></p>	
<b>Who we are</b>		
Who is providing this notice?	BuildCredit LLC wholly owned subsidiary of Array US, Inc.	

What we do	
How does BuildCredit LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BuildCredit LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- Open an account</li> <li>- Apply for a loan</li> <li>- Show your government-issued ID; show your driver's license</li> <li>- provide account information</li> <li>- Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

Why can't I limit all sharing?	<p>Federal law gives you the right to limit some but not all sharing related to:</p> <ul style="list-style-type: none"> <li>● affiliates' everyday business purposes—information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● non affiliates to market to you</li> </ul> <p>State laws and individual Array US, Inc. affiliates may give you more rights to limit sharing. See Other important information section for your rights under state law.</p>
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<b>DEFINITIONS</b>	
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Affiliates	<p>Our affiliates include companies under common ownership and control with BuildCredit LLC. They are non-financial companies such as Array US, Inc.</p> <p>-BuildCredit LLC does share with our affiliates.</p>
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Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- Non Affiliates we share with can include loan finance companies</p>
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Joint marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you.  - Our joint marketing partner(s) include loan finance companies.
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**OTHER IMPORTANT INFORMATION**

**For Alaska, Illinois, Maryland and North Dakota Customers.** We will not share personal information with non affiliates either for them to market to you or for joint marketing-without your authorization.

**For California Customers.** We will not share personal information with non affiliates either for them to market to you or for joint marketing-without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with non affiliates either for them to market to you or for joint marketing-without your authorization.

**For Vermont Customers.** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at [www.array.com](http://www.array.com) or by calling **830-BLD-CRDT**.

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